

Information to identify the case:			
Debtor 1:	<u>Arthur Edward Seeger</u>		Social Security number or ITIN: xxx-xx-0781
	First Name	Middle Name	Last Name
Debtor 2:	<u>Jennifer Paradise Seeger</u>		Social Security number or ITIN: xxx-xx-0956
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 9/26/18
Case number:	18-29080-CMG		Date case converted to chapter: 7 12/5/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Arthur Edward Seeger	Jennifer Paradise Seeger
2. All other names used in the last 8 years		
3. Address	842 Cody Road Toms River, NJ 08753	842 Cody Road Toms River, NJ 08753
4. Debtor's attorney Name and address	William H. Oliver, Jr. William H. Oliver, JR 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500
5. Bankruptcy trustee Name and address	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 12/5/19
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	January 10, 2020 at 01:00 PM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/10/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Arthur Edward Seeger
Jennifer Paradise Seeger
DebtorsCase No. 18-29080-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 58

Date Rcvd: Dec 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2019.

db/jdb
517855861 +Arthur Edward Seeger, Jennifer Paradise Seeger, 842 Cody Road, Toms River, NJ 08753-4452
517776663 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
+Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
517776664 +Bureau of Account Management, 3601 Us Highway 9, Howell, NJ 07731-3395
517776667 Community Medical Center, c/o Celentano, Stadtmauer & Walentowicz, P. O. Box 2594,
Clifton, NJ 07015-2594
517776671 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517776672 +FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
517776680 +Milstead & Associates, 1 E. Stow Road, Marlton, NJ 08053-3118
517776685 +Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517776686 +Robert B. Our Co., Inc., 24 Great Western Road, PO Box 1539, Harwich, MA 02645-6539
517776687 +Rushmore Loan Management Service, Attn: Bankruptcy, Po Box 55004, Irvine, CA 92619-5004
517885433 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
517776688 +Rushmore Loans Management Service, Pob 52708, Irvine, CA 92619-2708
517776692 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,
P.O. Box 245, Trenton, NJ 08695-0245)
517891580 +Spiniello Cos Worldwide, 354 Eisenhower Parkway, Livingston, NJ 07039-1022
517776691 +Spiniello Cos Worlwide, c/o Marshall Dennehey Warner Coleman, Attn: Pauline F. Tutelo, Esq.,
425 Eagle Rock Ave., Suite 302, Roseland, NJ 07068-1776
517806669 +Steel Tracks Inc., 1576 Old Fannin Rd., Ste. F, Brandon, MS 39047-9264
517776693 +Steel Tracks, Inc., PO Box 122, Woodstock, OH 43084-0122
518294577 +US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518294578 +US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501,
US Bank Trust NA, SN Servicing Corporation 95501-0305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkwoliver@aol.com Dec 05 2019 23:59:23 William H. Oliver, Jr.,
William H. Oliver, JR, 2240 State Highway 33, Suite 112, Neptune, NJ 07753
tr +EDI: QTJORR.COM Dec 06 2019 04:38:00 Thomas Orr, Law Office of Thomas J. Orr,
321 High Street, Burlington, NJ 08016-4411
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 06 2019 00:00:29 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 06 2019 00:00:28 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517776661 EDI: BANKAMER.COM Dec 06 2019 04:38:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998
517776662 EDI: BANKAMER.COM Dec 06 2019 04:38:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
517776666 EDI: CAPITALONE.COM Dec 06 2019 04:38:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
517892778 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 06 2019 00:15:11
CW Nexus Credit Card Holdings l, LLC, Resurgent Capital Services, PO Box 10368,
Greenville, SC 29603-0368
517776665 +EDI: CAPITALONE.COM Dec 06 2019 04:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517824297 EDI: CAPITALONE.COM Dec 06 2019 04:38:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
517776668 +E-mail/Text: bankruptcy@consumerportfolio.com Dec 06 2019 00:00:37 Consumer Portfolio Svc,
Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
517776669 +E-mail/Text: bankruptcy@consumerportfolio.com Dec 06 2019 00:00:37 Consumer Portfolio Svc,
Po Box 57071, Irvine, CA 92619-7071
517776670 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 06 2019 00:14:06 Cw Nexus Credit Card,
101 Crossways Park Dr W, Woodbury, NY 11797-2020
517776673 EDI: IRS.COM Dec 06 2019 04:38:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
517893900 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 06 2019 00:13:39 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517776674 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 06 2019 00:14:28
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497
517776675 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 06 2019 00:13:40
LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
517892761 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 06 2019 00:15:01 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517776676 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 06 2019 00:14:06
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517776677 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 06 2019 00:15:11
Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 58

Date Rcvd: Dec 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517776679 +EDI: MID8.COM Dec 06 2019 04:38:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
517776678 +EDI: MID8.COM Dec 06 2019 04:38:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
517822542 +EDI: MID8.COM Dec 06 2019 04:38:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
517776681 +E-mail/Text: bankruptcy@onlineis.com Dec 06 2019 00:00:57 Online Collections,
Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489
517776682 +E-mail/Text: bankruptcy@onlineis.com Dec 06 2019 00:00:57 Online Collections, Po Box 1489,
Winterville, NC 28590-1489
517776684 EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502
517867822 EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery Associates, LLC,
C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518203799 EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
518203800 EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517776683 +EDI: PRA.COM Dec 06 2019 04:38:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
517841935 +EDI: DRIV.COM Dec 06 2019 04:38:00 SANTANDER CONSUMER USA, P.O. Box 560284,
Dallas, TX 75356-0284
517776689 +EDI: DRIV.COM Dec 06 2019 04:38:00 Santander Consumer USA, Attn: Bankruptcy,
Po Box 961245, Fort Worth, TX 76161-0244
517776690 +EDI: DRIV.COM Dec 06 2019 04:38:00 Santander Consumer USA, Po Box 961245,
Ft Worth, TX 76161-0244
517776694 +E-mail/Text: sternback@heitnerbreitstein.com Dec 06 2019 00:00:26 Trojan Tracks USA,
c/o Heitner & Breitstein, PC, 28 N. Main St., Marlboro, NJ 07746-1429
517887526 +EDI: AIS.COM Dec 06 2019 04:38:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517776695 EDI: WFFC.COM Dec 06 2019 04:38:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606
517776696 +EDI: WFFC.COM Dec 06 2019 04:38:00 Wells Fargo Bank, 3201 N 4th Ave,
Sioux Falls, SD 57104-0700
517842217 EDI: WFFC.COM Dec 06 2019 04:38:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517899577* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC,
C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2019 at the address(es) listed below:
NONE.

TOTAL: 0